

In re:  
Benjamin Walton Little  
Juliana Hinckley Crane  
Debtor(s)

Case No. 20-12869-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 23, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2020:

Recip ID	Recipient Name and Address
db	+ Benjamin Walton Little, Mailing Address, PO BOX 21674, Lehigh Valley, PA 18002-1674
db	+ Benjamin Walton Little, 537 Timothy Drive, Bethlehem, PA 18017-2448
jdb	+ Juliana Hinckley Crane, Mailing Address, PO BOX 21674, Lehigh Valley, PA 18002-1674
jdb	+ Juliana Hinckley Crane, 537 Timothy Drive, Bethlehem, PA 18017-2448
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14516604	Cube Smart Connecticut, 1055 West Main St, New Britain, CT 06053
14516605	+ Cube Smart Pennsylvania, 2001 Union Blvd, Allentown, PA 18109-1631
14516607	+ FNB Omaha, PO BOX 3412, Omaha, NE 68103-0412
14516608	HSBC Bank, PO BOX 9, Buffalo, NY 14203
14516612	Nationstar Mortgage LLC a/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75063
14516615	+ New Res-Shellpoint MTG, 55 Beattie Pl, Ste 110, Greenville, SC 29601-5115
14516617	+ Peoples United Bank, PO BOX 3180, Pittsburgh, PA 15230-3180
14516618	+ Regions Bank/Greensky, 1797 N. East Expy NE, Brookhaven, GA 30329-7803
14516619	+ St Lukes, 801 Ostrum Street, Bethlehem, PA 18015-1000
14516621	+ US Bank/Elan Finl SVCS, PO BOX 108, Saint Louis, MO 63166-0108
14516623	Westgate Condominium Association, c/o Imagineers LLC, Farmington Ave, Hartford, CT 06105

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Oct 23 2020 16:53:00	LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2020 13:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 23 2020 13:03:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14516599	+ EDI: AMEREXPR.COM	Oct 23 2020 16:53:00	American Express, PO BOX 981537, El Paso, TX 79998-1537
14516600	EDI: BANKAMER.COM	Oct 23 2020 16:53:00	Bank Of America, PO BOX 982238, El Paso, TX 79998
14516601	+ EDI: CAPITALONE.COM	Oct 23 2020 16:53:00	Capital One, PO BOX 30285, Salt Lake City, UT 84130-0285
14516602	+ EDI: CITICORP.COM	Oct 23 2020 16:53:00	Citi Cards/Citibank, PO BOX 6241, Sioux Falls, SD 57117-6241
14516603	+ EDI: CITICORP.COM		



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		Oct 23 2020 16:53:00	Citicards/Citibank, PO BOX 6241, Sioux Falls, SD 57117-6241
14516606	EDI: DISCOVER.COM	Oct 23 2020 16:53:00	Discover Financial Services, PO BOX 15316, Wilmington, DE 19850
14516609	EDI: JPMORGANCHASE	Oct 23 2020 16:53:00	JPMCB Auto, PO Box 901003, Fort Worth, TX 76101
14516611	EDI: JPMORGANCHASE	Oct 23 2020 16:53:00	JPMCB Card Services, PO BOX 15369, Wilmington, DE 19850
14516610	EDI: JPMORGANCHASE	Oct 23 2020 16:53:00	JPMCB card, PO BOX 15369, Wilmington, DE 19850
14516613	+ EDI: NAVIENTFKASMSERV.COM	Oct 23 2020 16:53:00	Navient, PO BOX 9500, Wilkes Barre, PA 18773-9500
14516614	+ EDI: NFCU.COM	Oct 23 2020 16:53:00	Navy Federal Credit union, PO BOX 3700, Merrifield, VA 22119-3700
14516616	+ Email/Text: bkrgeneric@penfed.org	Oct 23 2020 13:02:00	Pentagon FCU, PO BOX 1432, Alexandria, VA 22313-1432
14516620	+ EDI: RMSC.COM	Oct 23 2020 16:53:00	SYNCB/JP, PO BOX 965007, Orlando, FL 32896-5007
14516622	+ EDI: USAA.COM	Oct 23 2020 16:53:00	USAA Savings Bank, PO BOX 33009, San Antonio, TX 78265-3009
14516624	+ EDI: WFFC.COM	Oct 23 2020 16:53:00	WF CRD SVC, PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Joint Debtor Juliana Hinckley Crane claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES LAPUTKA	on behalf of Debtor Benjamin Walton Little claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com



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LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

REBECCA ANN SOLARZ

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5



**Information to identify the case:**

Debtor 1	<b>Benjamin Walton Little</b>	Social Security number or ITIN	<b>xxx-xx-6728</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Juliana Hinckley Crane</b>	Social Security number or ITIN	<b>xxx-xx-1793</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>20-12869-pmm</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Benjamin Walton Little  
aka Benjamin Walton Little Sr.

Juliana Hinckley Crane  
aka Julie Little

10/22/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**